- 1. (Currently amended) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash, wherein
 - 1) the ATM, prior to modification, is operative to respond to user commands, including a command to dispense cash,
 - 2) the ATM is connected to a host computer via a network,
 - 3) other ATMs are connected to the host computer via the network,
 - 4) the other ATMs are operative to respond to user commands, including a command to dispense cash,
 - 5) all said ATMs are located in public places, and
 - 6) at least some of the other ATMs are not modified to enable them to receive from a wireless telephone user commands for dispensing cash.
- 2. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a program for enabling

said ATM to receive a transaction from a remote source.

- 3. (Original) The method of claim 1 wherein said modifying step includes retrofitting said ATM with a transceiver adapted to receive signals directly from the wireless telephone.
- 4. (Original) The method of claim 3, wherein said transceiver is further adapted to transmit signals directly to said wireless telephone.
- 5. (Original) The method of claim 4 wherein said signals implement local wireless communication.
- 6. (Original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes providing a connection between said network and said wireless telephone.
- 7. (Original) The method of claim 1 wherein said ATM is connected to a network for communication therebetween, and wherein said modifying step includes: retrofitting said ATM with a transceiver adapted to receive signals directly from a wireless telephone; and providing a connection between said network and said wireless telephone.

- 8. (Currently amended) A method comprising: identifying an ATM which has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said ATM to enable it to receive from a wireless telephone user commands for dispensing cash without the use of said touch input mechanism, wherein
 - 1) the ATM, prior to modification, is operative to respond to user commands, including a command to dispense cash,
 - 2) the ATM is connected to a host computer via a network,
 - 3) other ATMs are connected to the host computer via the network,
 - 4) the other ATMs are operative to respond to user commands, including a command to dispense cash,
 - 5) all said ATMs are located in puyblic places, and
 - 6) at least some of the other ATMs are not modified to enable them to receive from a wireless telephone user commands for dispensing cash.

9. - 14. (Cancelled)

- 15. (Original) A method comprising the steps of: identifying a self-service terminal (SST) which has a screen for displaying user options and a touch input mechanism for receiving user commands; and modifying the SST so that it receives user commands from a wireless telephone.
- 16. (Cancelled) A transceiver for installing in a self-service terminal (SST) during a retrofit operation of the SST, where the transceiver is operable to conduct wireless communication with a user of the SST, and the transceiver is adapted to convey transactions to the SST, so that when the transceiver is installed in the SST a user can execute a transaction on the SST using a wireless communication device.
- 17. (Previously presented) A self-service terminal having been retrofitted to contain means for allowing the terminal to execute transactions entered using a wireless telephone, wherein said terminal did not allow transactions to be entered using a wireless telephone prior to retrofitting.
- 18. (Previously presented) A self-service terminal having been retrofitted to contain means for receiving a transaction from

an authorized source external to the terminal, wherein said terminal was unable to receive transactions from said authorized source prior to retrofitting.

- 19. (Previously presented) A self-service terminal including a program storage device, the device having been upgraded to encode a program of instructions for monitoring an external source and for receiving a transaction from an authorized source via the external source, wherein the terminal was unable to receive transactions via the external source prior to upgrading.
- 20. (Original) A method comprising: identifying a system which includes a host and a plurality of ATMs interconnected by a network in which each ATM has a screen for displaying options for withdrawing cash and a touch input mechanism for receiving user commands; and modifying said system to enable at least one of said ATMs to receive from a wireless telephone user commands for dispensing cash.
- 21. (Original) The method of claim 20 wherein said modifying step includes upgrading a program residing on said host, on at least one of said ATMs, or both.
 - 22. (Previously presented) Method according to claim 1,

wherein, prior to the process of modifying said ATM, said ATM was incapable of receiving user commands for dispensing cash from a wireless telephone.

23. (Previously presented) Method according to claim 20, wherein, prior to modifying, no ATMs could receive user commands for dispensing cash from a wireless telephone.

24. (Cancelled)

- 25. (Previously presented) Apparatus according to claim 24, wherein the transceiver is assigned a telephone number, and the SST displays that telephone number to customers.
- 26. (Previously presented) Method according to claim 15, wherein the SST was unable to receive user commands from a wireless telephone prior to the modifying process.
- 27. (Previously presented) Method according to claim 7, wherein said ATM was unable to receive signals directly from a wireless telephone prior to the modifying step.
- 28. (Previously presented) Method according to claim 8, wherein said ATM was unable to receive signals directly from a

wireless telephone prior to the modifying step.

- 29. (Previously presented) Method according to claim 6, wherein communication between the wireless telephone and the ATM occurs through the network.
 - 30. (Cancelled)
 - 31. (Cancelled)